

Standards at a glance



BS ISO 22458:2022 - Consumer vulnerability

What is it?

BS ISO 22458 is an international standard that aims to increase positive outcomes for vulnerable consumers when dealing with service providers and reduce the risk that they will experience harm.

It builds on a British standard (BS 18477) on inclusive service provision published in 2010 – the same year the Equality Act came into force. It was converted into an international standard in 2022, following CPIN recommendations. CPIN recognized vulnerability as a global issue and felt the guidance should reflect changes in understanding and industry practice.

Representatives from 16 countries – including Australia, Canada, Japan, Malaysia and the UK – were involved in its development. UK stakeholders included industry representatives and consumer experts from CPIN, which collaborated with other UK consumer organizations to identify key issues and strengthen the consumer voice.

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Who should use it

The standard is aimed all types of service provider, but is likely to have the biggest impact in the delivery of essential services, such as energy, telecoms and banking. These services are central to consumers' lives and costs can be high, so there is the potential for serious harm if things go wrong.

How will it benefit consumers?

The standard gives service providers the tools they need to identify and support consumers in all types of vulnerable situation. It recognizes that anyone can be vulnerable at any time as a result of disability, physical or mental health issues, challenging life events such as bereavement, relationship breakdown, unemployment, or external conditions. Vulnerability can be complex, permanent, temporary or sporadic.

Why should responsible organizations use this standard?

The standard gives organizations practical advice for providing an inclusive service to consumers in vulnerable situations at all stages of delivery. Following it will benefit firms by:

- increasing their customer base by making their services accessible to more people
- helping them retain business by improving the experience of all their customers
- reducing the number of customer complaints they receive, saving them time and money
- protecting and improving their reputation by helping them to behave in a more ethical and responsible manner.

Consumer organizations and regulators can also use the best practice outlined in the standard as a basis for their advocacy and enforcement work.

This standard provides businesses with best practice guidance on how to identify and support consumers in vulnerable situations, helping them to design and deliver fair, flexible and inclusive services that improve outcomes and minimize harm for those who are vulnerable.'

Julie Hunter, CPIN Rep on BS ISO 22458



Why is this standard important for consumers?

Consumers are at risk of harm if businesses don't recognize that they are vulnerable or understand how this impacts their lives. Without the right help or support, consumers in vulnerable situations may be unable to access suitable or affordable products and services, understand information, make decisions in their best interests, or pursue complaints.

Vulnerable people don't always recognize themselves as vulnerable and may be unwilling to share vital information relating to this. The standard helps service providers to understand the difficulties people face in their interaction with the organization, and to identify the best response. It aims to make sure that people get the support they need at the right time.





In the UK, individual bodies – such as the Financial Conduct Authority and energy regulator Ofgem – publish vulnerability guidance for the firms they regulate. However, there is no other targeted protection beyond general consumer rights legislation and the Equality Act. The latter focuses on specific 'protected characteristics' rather than broader, situational vulnerability.

Although the development of BS ISO 22458 began in 2018, the subsequent coronavirus pandemic highlighted the situational nature of vulnerability. Covid-19 affected many people's physical and mental health, impacted household incomes and forced more online activity, disadvantaging those who couldn't easily access digital technologies.

How does the standard address key consumer priorities?

The standard aims to improve outcomes for consumers by raising awareness of vulnerability among service providers globally, helping them to understand the challenges consumers in vulnerable situations face, and providing good practice guidance for them to follow.

The resulting benefits for consumers are in line with a number of CPIN's consumer principles:

-  **Access** – through a proactive approach to inclusive design, businesses can 'plan' for vulnerability, reducing barriers and making it easier for all consumers to access their services.
-  **Safety** – if systems are inclusive and staff are trained to identify and deal with consumers in vulnerable situations, they will be able to minimize the risk of harm.
-  **Information** – by letting consumers know they have a vulnerability policy in place and raising awareness of the support available, businesses will be perceived as more approachable. It will build consumer confidence and encourage more people in vulnerable situations to seek help.
-  **Representation** – if organizations consider the needs of consumers in vulnerable situations when developing products, services and systems, they're more likely to be fit for purpose, reducing the risk of unfair consumer exclusion or disadvantage.



How to get a copy of the standard

BS ISO 22458 is available to buy from the [BSI shop](#). There is a 50% discount for third-sector organizations. You can find out more about how to access standards on the [BSI web-site](#).